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DECLARATION AND POWER OF ATTORNEY

MADEMENT below-named inventor hereby declares and says that:

My residence, post office address and citizenship are as stated below beneath my name; I verily believe I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named below) of the invention titled:

FORFAITING TRANSACTIONS

which is described and claimed in the attached application, or Serial No
filed as amended to date: I have reviewed and understand the contents of the
specification including the claims with all the above mentioned amendments thereto, if any Tacknowledge my
duty to disclose information of which I am aware which is material to the patentability of this application in
accordance with 37 CFR 1.36; and, if the benefit of 35 U.S.C. 120 is claimed below, as to subject matter of the
claims not disclosed in any prior U.S. application in accordance with 35 U.S.C. 112. Lacknowledge my dury to
disclose material information which became known to me between the filling date of said prior II Supplication
and this application and is material to the patentability of this application as defined in 37 CFR 1.56; the benefit of 35 U.S.C. 119(e), or 120 is claimed for

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I claim the foreign priority benefits under 35 U.S.C. 119 of foreign application(s) for patent or inventor's certificate(s) filed less than 12 months prior to the filing of the application, or less than 12 months before the application(s) for which the above benefit of 35 U.S.C. 120 is claimed as follows:

COUNTRY

SERIAL NO.

FILING DATE

Australia

PR9695

December 20, 2001

and I have identified any foreign application(s) for patent or inventor's certificate(s) having a filing date before the earliest of the application(s) for which priority is claimed, or the present application, as follows:

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GROUP 3600

BIERMAN, MUSERLIAN and LUCAS LLP, Customer No. 20311, Reg. No. 18,818; JORDAN B. BIERMAN, Reg. No. 18,629; CHARLES A. MUSERLIAN, Reg. No. 19,683; and DONALD C. LUCAS, Reg. No. 31,275; all of 600 Third Avenue. New York, New York 10016, Telephone (212) 661-8000, are hereby

BIERMANMUSERLIAN

04/29/02 15:42

appointed my attorneys, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, with the understanding that they represent my assignee, if any.

It is declared by undersigned that all statements made herein of undersigned's own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the kn wiedge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S. Code 1001, and that such willful false statements may jeopardize the validity of

Othis application or any other parent issuing thereon. RESIDENCE AND POST OFFICE ADDRESS DATE VENTOR: SIGNATURE O APRIL 2002 2 Wallace Way Singapore 297851 Citizen of: Tara Rimbrell Cole U.S.A. Date: Signature Cilizan of: Name: Dete Signature Chizen of: Name Dele: 8ignetur= Clipen of Nartie: Dere: Signature RECEIVED Chizen of: Name: Deta Technology Center 2100 Signature Ottolen of: Name: 5ignature Ottizer: of: Name Date: Signature Citizen of: Name: Dates Bignature Citizen of: Name: Dets: Signature Citizen of: Name: